

3. A review of licensing records shows Trip Assured Inc. is not licensed as an insurance agency, nor does it hold a certificate of authority as an insurer.
4. Trip Assured Inc. was issued a Cease and Desist Order in North Carolina on September 23, 2005. The order states Trip Assured Inc. administered contracts of insurance without being licensed or otherwise authorized to act as an insurer.

5. Trip Assured Inc. was issued a Cease and Desist Order in Texas on July 26, 2006. The order states Trip Assured Inc. engaged in the unauthorized business of insurance.
6. On August 19, 2005 Trip Assured Inc. issued a travel insurance policy to Marybelle Diltz, a Michigan resident.
7. On August 19, 2005 Trip Assured Inc. issued a travel insurance policy to Betty Ammons, a Michigan resident.
8. Attached is a copy of the brochure received by both individuals stating the benefits available through the policy purchased through Trip Assured Inc.

Therefore, pursuant to MCL 500.251, it is **ORDERED** that:

1. You immediately **CEASE** and **DESIST** from transacting the business of insurance in Michigan without licensure, and within 10 days of service of this order, you shall acknowledge this order in writing to the commissioner and shall confirm that you have ceased transacting insurance in this state.
2. Failure to comply with this order will subject you to one or more of the following:
 - (a) payment of a civil fine of not more than \$1,000.00 for each violation not to exceed an aggregate civil fine of \$30,000.00. However, for further knowing violations of this order, a civil fine of not more than \$25,000.00 for each violation not to exceed an aggregate civil fine of \$250,000.00 may be assessed.
 - (b) complete restitution to all persons in this state damaged by the violation or failure to comply.
3. You may contest this order by requesting a hearing before the commissioner not later than 30 days after the order has been delivered or mailed to you.



Frances K. Wallace
Chief Deputy Commissioner